

Important Message to KTRS Members

You may recently have received in the mail, from a company identified as “National Education Services” with a Cincinnati, Ohio post office box, a solicitation with the heading “State Teachers Retirement Benefits” accompanied by a logo in the shape of the state of Kentucky (*see photo at right*).

This company is not affiliated in any manner with KTRS and this solicitation is not sponsored or endorsed by KTRS.

Should you ever have any question whether any mailing or other communication you receive is actually from KTRS, please do not hesitate to contact us at 1800-618-1687.

STATE TEACHERS RETIREMENT BENEFITS
Wondering what your benefits will look like when you retire?

Example

Service Retirement Benefits Estimate

The benefit amounts are based upon your entry of:

Retirement Date:	6/30/2025	Current Years of Service:	15
Date of Birth:	3/3/1955	Age at Retirement:	60
Client's Age:	45	Years of Service at Retirement:	30
Average Salary:	\$60,000	Spouse's Age:	48
Raise:	1.00%	Spouse's Date of Birth:	3/3/1962
Final Avg. Salary:	\$68,800		

I. Single Life Annuity (SLA)

Option 1:	Benefit for your lifetime:	Thereafter to survivor:
Maximum monthly benefit payable for your lifetime, with nothing to spouse upon your death.	\$4,313	\$0

II. Annuity Certain:

For a guaranteed number of years (10) and continuous for your lifetime:	Benefit for your lifetime:	Thereafter to survivor:
	\$4,007	\$0

III. Joint and Survivor Annuity

	Benefit for your lifetime:	Thereafter to survivor:
Same to Spouse:		
Option 3	\$3,895	\$3,895
1/2 to Spouse:		
Option 4	\$4,011	\$2,006

For a free printed copy of your personal analysis of benefits under State Teacher's Retirement System, please detach and send the information card:

Name _____

Address _____

City _____ State _____ Zip Code _____

School District _____ School Building / Location _____

E-mail _____

Best Times for Representative to Deliver Your Free Analysis:

Planning Period _____ Lunch Period _____

After School Time _____ Other Time _____

State Teachers Retirement Analysis Data:

Age _____ Current Salary _____

Date _____ Birth Date Spouse _____

11/24/2010